



Department of Management & Budget
Office of Retirement Services
www.michigan.gov/ors (800) 381-5111
P.O. Box 30171
Lansing MI 48909-7671

Beneficiary Nomination

For State Employees

MEMBER'S NAME (LAST, FIRST, M.I.)	DATE OF BIRTH	MEMBER ID OR SSN
MAILING ADDRESS	BIRTH PLACE (CITY, STATE)	HOME PHONE NUMBER ()
CITY, STATE, ZIP CODE	MARITAL STATUS: <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCED	

As an active state employee use this form to nominate your beneficiary(y)ies. If you do not name a pension beneficiary and a benefit is payable, the default provisions of the retirement act will apply, as outlined on the back of this form. If you have no surviving spouse or eligible child, no pension benefit will be paid unless you complete, sign and file this form with ORS naming an eligible beneficiary. See the reverse side for who qualifies as an eligible beneficiary.

Section I: Monthly Pension Beneficiary

Select one eligible beneficiary (see reverse) to receive a monthly pension benefit. If you are married and name someone other than your spouse as your beneficiary, your spouse must sign below relinquishing his/her rights to any benefit.

PENSION BENEFICIARY NAME (LAST, FIRST, M.I.)	BENEFICIARY'S SOCIAL SECURITY NUMBER	BIRTHDATE (MM/DD/YYYY)
RELATIONSHIP TO MEMBER: (CHECK ONE) <input type="checkbox"/> SPOUSE <input type="checkbox"/> CHILD (INCLUDING ADOPTED CHILD) <input type="checkbox"/> GRANDCHILD (INCLUDING ADOPTED GRANDCHILD) <input type="checkbox"/> BROTHER <input type="checkbox"/> SISTER <input type="checkbox"/> PARENT		

Spousal Relinquishment of Pension Rights

Your spouse must complete this section ONLY if he/she is not named as your monthly pension beneficiary above.

I understand by law I am automatically my spouse's 100% survivor pension beneficiary. However, by my signature below, I authorize my spouse to designate the above named eligible person as beneficiary for a 100% survivor pension benefit. I understand that by this authorization I relinquish all rights to any benefit.

SPOUSE'S NAME (WRITE "NONE" IF NOT MARRIED)	SPOUSE'S SIGNATURE (REQUIRED TO WAIVE BENEFITS)	DATE
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Section II: Refund Beneficiary

If you have no beneficiary eligible to receive a pension benefit, the refund beneficiary(y)ies named below will receive any accumulated personal contributions at your death. To name a trust, estate or company as beneficiary, see the instructions.

REFUND BENEFICIARY NAME (LAST, FIRST, M.I.)	TAX IDENTIFICATION NUMBER (SSN OR FEIN)
STREET ADDRESS	CITY, STATE, ZIP CODE
REFUND BENEFICIARY NAME (LAST, FIRST, M.I.)	TAX IDENTIFICATION NUMBER (SSN OR FEIN)
STREET ADDRESS	CITY, STATE, ZIP CODE

Section III: Member Signature

I understand the most current beneficiary designation on file with ORS at the time of my death establishes the recipient of my survivor pension benefit or refund payment. I intend for this beneficiary designation to supersede all previous filings with ORS.

MEMBER'S SIGNATURE	DATE
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DO NOT file this form with your Human Resource Office.

Mail to: Office of Retirement Services (ORS), PO Box 30171, Lansing MI 48909-7671



Instructions for Nominating or Changing Your Beneficiary

Your retirement plan includes ongoing benefits for your beneficiaries if your death is duty related or if you die after you have vested your state service. Most employees are vested after 10 years. The benefit available depends on your age and accrued service credit, at the time of your death.

Pension Benefits for Active Employees

Nonduty death. If your death is not a result of an injury or illness incurred at work, it is called a *nonduty death*. A monthly benefit to your survivor(s) may be payable if you were vested. It is calculated as if you retired on your date of death and elected the 100% survivor option.

If you have no *Beneficiary Nomination* form on file with ORS at the time of your death, the default provision of the retirement act will apply. The monthly pension benefit is paid to your surviving spouse. If you have no surviving spouse, it is split among your children under the age of 18. ***If you have no surviving spouse or children under 18 at the time of your death, no continuing monthly benefit will be payable unless you complete and file a Beneficiary Nomination form naming another eligible beneficiary.***

Duty death. If you die from a work-related injury or illness incurred during your state employment (considered a *duty death*), your spouse and children under age 21 are eligible for a survivor pension and insurances, regardless of your age or years of service at the time of death. A benefit might be payable to a disabled, dependent parent if there is no surviving spouse or eligible child.

Leaving state employment?

If you leave state employment after vesting, you must complete the *Deferred Service Retirement Beneficiary Designation* in order for a pension benefit to be paid to anyone other than your surviving spouse or children under age 18. See the *Deferred Service Retirement Beneficiary Designation* form for further details.

Eligible Pension Beneficiaries

A monthly pension benefit may be paid only to an *eligible beneficiary*, specifically, your surviving spouse, your child or adopted child, your grandchild, or your parent, brother or sister.

Surviving spouse – Your spouse is automatically your pension beneficiary and can receive a monthly pension benefit for his/her lifetime, unless you name a different eligible beneficiary in Section I and your spouse signs the form waiving any rights to pension benefits. If you name your spouse as the pension beneficiary, his/her signature is not required in Section I.

If you name an eligible beneficiary other than your spouse as your pension beneficiary, even if you name a child, your

spouse must waive his or her rights to these benefits by signing in the box in Section I.

Other Dependents - If you have no surviving spouse and you do not file this form, your monthly pension benefit will be paid to your dependent children but will stop when the youngest reaches age 18. Use this form if you prefer to designate one specific, eligible beneficiary to receive monthly pension benefits for his/her lifetime. Eligible beneficiaries other than your children are a parent, sibling or grandchild.

No Eligible Pension Beneficiary? A Refund May be Payable.

If you've purchased service credit and die before you are vested, or you have no eligible pension beneficiary, the money you paid for service is refundable. Contributions you made before 1974 to your retirement are also refundable. You can name a refund beneficiary in Section II. There are no eligibility criteria for a refund beneficiary and no required waiving of rights by the spouse. You may name more than one refund beneficiary. If you do not file this form, your refund will be paid to your estate.

Changing Your Beneficiary

If your pension beneficiary dies or is divorced from you, you may wish to name a new beneficiary. Use this form to name a new beneficiary any time before retirement.

Naming a Trust, Living Will, Estate, Organization or Company

You cannot name a trust, estate, organization, or company directly as a pension beneficiary. The retirement law requires you to name a specific, eligible person. You may nominate a person in care of, as the trustee of, or as the administrator of a legal entity. For example, Sally Wilson, can name her husband as her primary beneficiary using: "William Wilson, in care of the William and Sally Wilson joint trust" or "William Wilson, trustee, c/o the William Wilson Living Trust." You can also name your child, in care of your trust. Do not name yourself as the trustee or administrator of a living trust or living will.

You can name a trust, estate, organization, or company directly as a refund beneficiary. To do this, designate by person's name, the organization's trustee or company's executive, or successor, in care of the organization or company.

FILING THIS FORM

Mail this form to ORS at PO Box 30171, Lansing, MI 48909-7671. Do not file it with your HR office. If you have questions about your beneficiaries, please contact ORS at ORSCustomerService@michigan.gov or call (800) 381-5111.